

**RULES
OF
TENNESSEE DEPARTMENT OF INSURANCE
INSURANCE DIVISION**

**CHAPTER 0780-1-22
CERTIFICATES OF INSURANCE USED IN CONNECTION WITH
CASUALTY INSURANCE POLICIES**

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0780-1-22-.01 DEFINITION. A “certificate of insurance” as used in this Chapter means only a pre-printed form required by persons, firms or corporations to be furnished by persons or contractors employed by such persons, firms or corporations, as evidence of the existence of insurance.

Authority: T.C.A. §§56-5-305 and 56-5-306. **Administrative History:** Original rule certified June 10, 1974.

0780-1-22-.02 CONTENTS.

- (1) A certificate of insurance shall identify the insurer, the insured and the policy number, and shall designate the property insured and the type and limits of coverage provided under the terms of the policy.
- (2) Issuance or execution of certificates of insurance enlarging on the filings which have been approved for the issuer is in violation of Section 56-603, Tennessee Code Annotated.

Authority: T.C.A. §§56-5-305 and 56-5-306. **Administrative History:** Original rule certified June 10, 1974.

0780-1-22-.03 RESPONSIBILITY OF COMPANIES.

- (1) All certificates of insurance should contain either the following, or substantially equivalent, language:

“This certificate of insurance neither affirmatively nor negatively amends, alters or extends the coverage afforded by Policy No. _____ issued by _____ Company.”
- (2) Each company licensed to sell casualty insurance in this State shall inform each of its agents of the contents of this Chapter and shall be responsible for their compliance therewith.

Authority: T.C.A. §§56-5-305 and 56-5-306. **Administrative History:** Original rule certified June 10, 1974.